

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

John F Vance
Mary Vance
Debtor(s)

Case No. 15-25972

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2015.
- 2) The plan was confirmed on 09/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/13/2018.
- 6) Number of months from filing to last payment: 35.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,160.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$6,494.08
Less amount refunded to debtor \$14.08

NET RECEIPTS: \$6,480.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,385.00
Court Costs \$0.00
Trustee Expenses & Compensation \$325.00
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,710.00

Attorney fees paid and disclosed by debtor: \$615.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COLLECTION PROFESSIONALS INC	Unsecured	112.00	136.93	136.93	19.62	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	332.72	1,030.12	1,030.12	147.58	0.00
HERITAGE ACCEPTANCE CORP	Unsecured	9,625.25	9,497.74	9,497.74	1,360.67	0.00
ILLINOIS AMERICAN WATER	Unsecured	376.70	389.20	389.20	55.76	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	71.50	71.50	10.24	0.00
ILLINOIS DEPT OF REVENUE	Priority	458.14	418.62	418.62	418.62	0.00
KEYNOTE CONSULTING INC	Unsecured	525.00	525.00	525.00	75.21	0.00
ONEMAIN	Unsecured	3,799.00	3,815.05	3,815.05	546.56	0.00
STATE COLLECTION SERVI/EMERGE	Unsecured	401.00	NA	NA	0.00	0.00
STATE COLLECTION SERVI/EMERGE	Unsecured	381.00	NA	NA	0.00	0.00
STATE COLLECTION SERVI/EMERGE	Unsecured	158.00	NA	NA	0.00	0.00
STATE COLLECTION SERVI/EMERGE	Unsecured	73.00	NA	NA	0.00	0.00
STELLAR RECOVERY/COMCAST	Unsecured	263.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	385.00	NA	NA	0.00	0.00
VALLEY VIEW PUBLIC SCHOOLS	Unsecured	310.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CO/WOODRIDGE I	Unsecured	105.00	NA	NA	0.00	0.00
ATG CREDIT/ADVENTIST ILLINOIS H	Unsecured	95.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	492.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	892.00	NA	NA	0.00	0.00
COMMONWEALTH FIN	Unsecured	664.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	989.00	NA	NA	0.00	0.00
CREDITORS COLLECTIONADVENTIS'	Unsecured	420.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING/RIVERSIDE	Unsecured	525.00	NA	NA	0.00	0.00
MCSI INC/VILLAGE OF WOODRIDGE	Unsecured	170.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	167.00	NA	NA	0.00	0.00
MED BUSINESS BUREAU	Unsecured	152.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MED BUSINESS BUREAU	Unsecured	150.00	NA	NA	0.00	0.00
MERCHANTS CR/ILLINOIS EMERGEN	Unsecured	74.00	NA	NA	0.00	0.00
MERCHANTS CR/ADVANCED RENAI	Unsecured	73.00	NA	NA	0.00	0.00
MERCHANTS CR/ADVANCED RENAI	Unsecured	71.00	NA	NA	0.00	0.00
MERCHANTS CR/ADVANCED RENAI	Unsecured	60.00	NA	NA	0.00	0.00
MERCHANTS CR/ADVANCED RENAI	Unsecured	51.00	NA	NA	0.00	0.00
MERCHANTS CR/ADVANCED RENAI	Unsecured	51.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/ADVEN	Unsecured	1,516.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/ADVEN	Unsecured	2,649.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/SURGIC	Unsecured	853.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/ADVEN	Unsecured	582.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/ADVEN	Unsecured	360.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/ADVEN	Unsecured	360.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE/ADVEN	Unsecured	180.00	NA	NA	0.00	0.00
MIDLAND FUNDING/TMOBILE	Unsecured	1,522.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEM/DIRECTV	Unsecured	184.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS/AMSURC	Unsecured	249.00	NA	NA	0.00	0.00
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WEST ASSET MANAGEMENT/AT&T	Unsecured	99.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	194.70	NA	NA	0.00	0.00
ILLINOIS AMERICAN WATER	Unsecured	249.02	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	444.00	NA	NA	0.00	0.00
GATEWYFINSOL	Unsecured	10,174.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
WAKEFIELD & ASSOC	Unsecured	947.00	947.50	947.50	135.74	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$418.62	\$418.62	\$0.00
TOTAL PRIORITY:	\$418.62	\$418.62	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,413.04	\$2,351.38	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,710.00</u>
Disbursements to Creditors	<u>\$2,770.00</u>

TOTAL DISBURSEMENTS : **\$6,480.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/24/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.